

**Information to identify the case:**

Debtor 1	<b>Carole A Duffy</b>	Social Security number or ITIN	xxx-xx-5143
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-15666-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carole A Duffy

1/24/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carole A Duffy  
Debtor

Case No. 17-15666-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 24, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db	+ Carole A Duffy, 5 Eastside Ave, Wanaque, NJ 07465-1703
516827629	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516717670	GM Finacial, P.O Box 1181145, Arlington, TX 76096
518335966	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518335967	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach VA 23450-8068
516971039	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 24 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jan 25 2022 01:33:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516751619	+ EDI: PHINAMERI.COM	Jan 25 2022 01:33:00	ACAR Leasing LTD, GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516918075	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:20	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516717665	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Citi, Pob 6241, Sioux Falls, SD 57117-6241
516717667	Email/PDF: DellBKNotifications@resurgent.com	Jan 24 2022 20:33:13	Dfs/webbank, 1 Dell Way, Round Rock, TX 78682
516831869	Email/PDF: resurgentbknofications@resurgent.com	Jan 24 2022 20:33:12	Dell Financial Services, c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
516717666	Email/PDF: DellBKNotifications@resurgent.com	Jan 24 2022 20:33:06	Dell Preferred, PO Box 81577, Austin, TX 78708-1577
516717668	EDI: DISCOVER.COM	Jan 25 2022 01:33:00	Discoverbank, Po Box 15316, Wilmington, DE 19850
516729138	EDI: DISCOVER.COM	Jan 25 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516717671	+ EDI: PHINAMERI.COM	Jan 25 2022 01:33:00	Gmfinancial, Po Box 181145, Arlington, TX 76096-1145
516717672	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 24 2022 20:30:00	Kohls/capone, N56 W 17000 Ridgewood Dr,

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516905003	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2022 20:33:06	Menomonee Falls, WI 53051-7096 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516903250	+ EDI: MID8.COM	Jan 25 2022 01:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516955295	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516717673	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Syncb/carecr, C/o Po Box 965036, Orlando, FL 32896-0001
516717674	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516717675	EDI: RMSC.COM	Jan 25 2022 01:33:00	Syncb/walmar, Po Box 965024, El Paso, TX 79998
516720391	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516717677	EDI: TDBANKNORTH.COM	Jan 25 2022 01:33:00	TD Bank, PO Box 8400, Lewiston, ME 04243
516920583	EDI: TDBANKNORTH.COM	Jan 25 2022 01:33:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105
516818912	+ Email/Text: bncmail@w-legal.com	Jan 24 2022 20:30:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516717676	+ EDI: WTRRN BANK.COM	Jan 25 2022 01:33:00	Target/td, Po Box 673, Minneapolis, MN 55440-0673
516717679	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516952724	EDI: USBANKARS.COM	Jan 25 2022 01:33:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
516717680	EDI: USBANKARS.COM	Jan 25 2022 01:33:00	Us Bank, 4325 17th Ave S, Fargo, ND 58125
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516717678		Td Bank N.a.
516717669	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James C. Zimmermann	on behalf of Debtor Carole A Duffy jim@jzlawyer.com office@jzlawyer.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Blaine	on behalf of Creditor TD Bank N.A. mikeblaine@gmail.com, mblaine@winston.com;mpolster@winston.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7